

EXHIBIT C

SETTLEMENT STATEMENT (HUD-1A)
Optional Form for Transactions without Sellers
U.S. Department of Housing and Urban Development

Settlement Date: 03/06/2007

Name and Address of Lender:
BENEFICIAL OREGON INC.
1346 CENTER DRIVE
SUITE 0
MEDFORD, OR 97501

Bottom Agent:
I.R.E. Processing

Place of Settlement:
LENDERS ADDRESS AS LISTED ABOVE

Name and Address of Borrower(s):
DENISE M. COOK
KENNETH L. COOK
300 NEWT GULCH RD
WILDERVILLE, OR 97643

Property Location:
300 NEWT GULCH RD
WILDERVILLE, OR 97643

Loan Number: [REDACTED] 2

ITEM	BETTERMENT CHARGES		
801.	Loan Origination Fee/Points:	6.00%	\$10,838.02
802.	Loan Discount Fee/Points:		
803.	Appraisal Fee To: I.R.E. Processing		\$435.00
804.	Owner's Report Fee To: I.R.E. Processing		
805.	Impound Fees To: I.R.E. Processing		
806.	Mortgage Insurance Application Fee To: I.R.E. Processing		
807.	Mortgage Broker Fee To: I.R.E. Processing		\$290.00
808.	Document Preparation Fee:		\$50.00
809.	Tax Service Fee: FIDELITY		
810.	Flood Certification Fee:		
900.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901.	Hazard Insurance:	months @ \$ per month	
902.	Mortgage Insurance:	months @ \$ per month	
903.	City Property Tax:	months @ \$ per month	
904.	County Property Tax:	months @ \$ per month	
905.	Annual Assessments:	months @ \$ per month	
1000.	TITLE CHARGES		\$135.00
1101.	Settlement or Closing Fee ("Escrow Fee") To: I.R.E. Processing		
1102.	Abstract or Title Search To:		
1103.	Title Examination To:		
1104.	Title Insurance Bindor To:		
1105.	Document Preparation To:		
1106.	Notary Fees To:		
1107.	Attorneys' Fees To: (Includes Above Item Numbers)		
1108.	Title Insurance To: TIGOR TITLE (Includes Above Item Numbers)		\$388.53
1109.	Lender's Coverage:		
1110.	Owner's Coverage:		
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201.	Recording Fee; TICOR TITLE Mortgage/Deed of Trust	Release N/A	\$50.00
1202.	City/County Tax/Stamps:		
1203.	State Tax/Stamps:		
1204.			
1205.			
1300.	ADDITIONAL BETTERMENT CHARGES		
1301.	SURVATORTY INSURANCE		
1302.	Final Appraisal Fee To: I.R.E. Processing		
1303.	Final Owner's Report Fee To: I.R.E. Processing		
1304.	BBB/BP Reporting Fee To: I.R.E. Processing		\$118.00
1400.	TOTAL BETTERMENT CHARGES		
1401.	DISBURSEMENTS TO OTHERS		\$538.00
1501.	CAP 1 BANK		\$273.00
1502.	FBT PREMIE		\$243.00
1503.	GEMB/JOP		\$147,354.34
1504.	HOMEO		\$888.00
1505.	HBBC NV		



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1505.	H8BC NV	\$1,022.00
1507.	H8BC/GOTT8	\$558.00
1508.	MATCO FNC	\$713.00
1509.	BDANA/FBUC	\$372.00
1510.	WELLSFAI	\$10,208.00
1511.	68171100570028M	\$35,878.50
1512.	TOTAL DISBURSED:	\$187,948.94
1513.	NET SETTLEMENT	\$210,720.36
1600.	LOAN AMOUNT:	\$0.00
1601.	Plus Cash/Check From Borrower	\$11,981.65
1602.	Minus Total Settlement Charges: (Line 1400)	\$187,948.94
1603.	Minus Total Disbursement To Others: (Line 1512)	\$779.76
1604.	Equals Disbursement To Borrower (After Expiration Of Any Applicable Rescission Period Required By Law)	

Borrower(s) Signature(s):

Borrower: *Denise M. Cook* Date: 3-8-07
 DENISE M. COOK

Borrower: *Kenneth L. Cook* Date: 3-8-07
 KENNETH L. COOK

Notice Regarding Loan Settlement Statement

The actual disbursement amounts, as stated on this Settlement Statement given at the time of funding, may reflect changes due to updated payoff figures or the subsequent voluntary purchase of ancillary products provided at the time of funding.

